

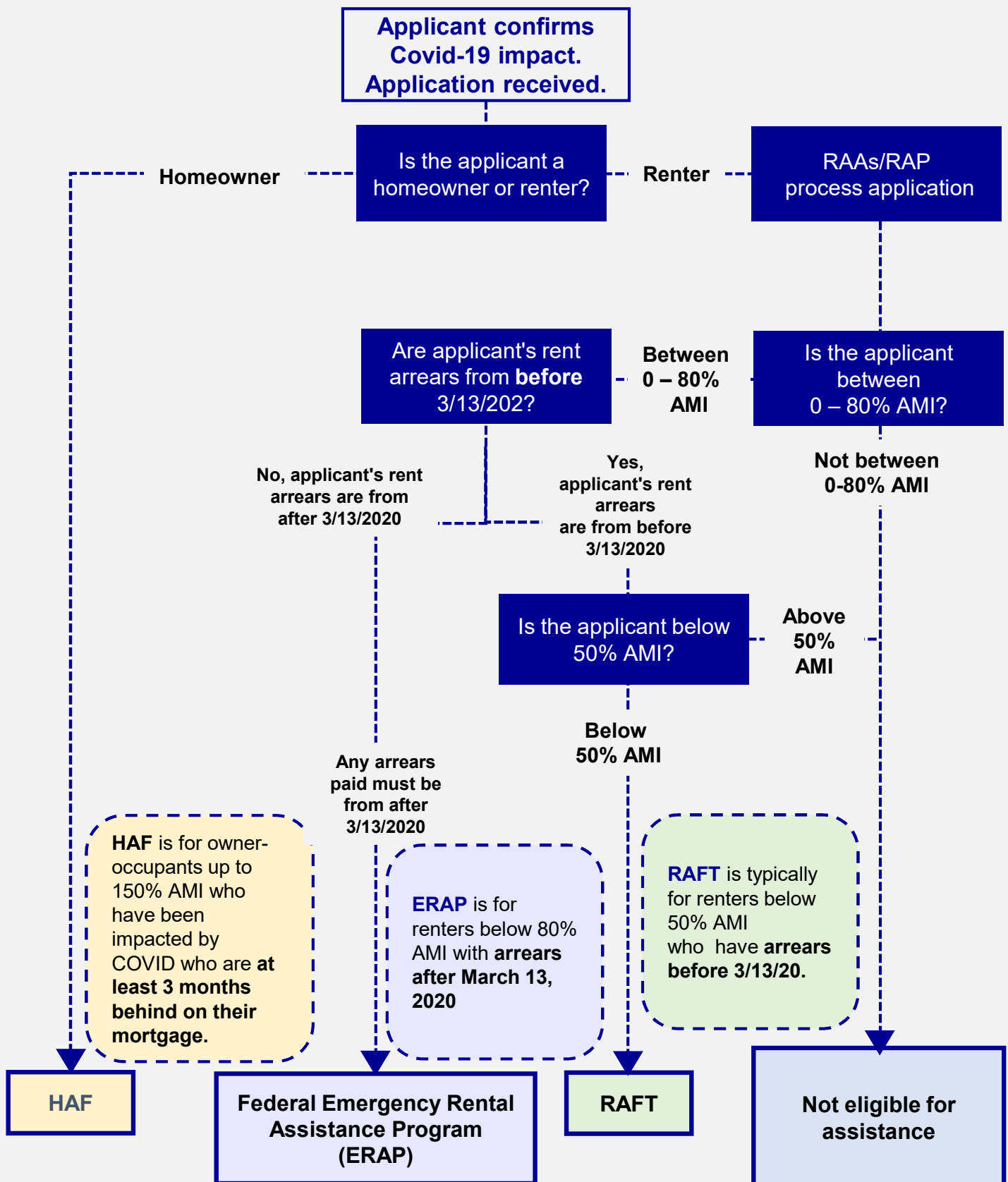
Last Updated: December 1, 2021

# Application Flow & Program Policy Matrix

Federal Emergency Rental Assistance Program  
(ERAP)



# Application Flow



## ERAP, RAFT, & HAF POLICY MATRIX

This matrix outlines key policies that govern the administration of the following programs: ERAP, RAFT, and HAF.

	ERAP	RAFT	HAF
<b>Benefit Caps</b>	Applicants are eligible for up to 18 months of arrears (after 3/13/2020) assistance and for up to 18 months total assistance, although future rent assistance (stipend payments) are only issued 3 months at a time	\$10,000 in any 12-month period through the end of the state of emergency	No benefit cap. Limited to owner-occupants of single-family home, condos, or 2- 3- or 4-family home located in MA with at least 3 months of missed mortgage payments
<b>Income Eligibility</b>	Up to 80% AMI	Up to 50% AMI	At or below 150% AMI
<b>COVID-19 Impact</b>	<i>Self-certification of COVID-19 impact required</i>	<i>Not required</i>	<i>Self-certification of COVID-19 impact required</i>
<b>Eligibility Documentation</b>	<ul style="list-style-type: none"> <li>▪ <i>Income Eligibility:</i> MassHealth/DTA presumed eligibility, categorical eligibility (free or reduced lunch, LIHEAP, public housing, Chapter 115, and others) or verified by 2020 Tax Return, or third-party income verification (pay stubs, etc.), or verified in DUA/DOR systems</li> <li>▪ <i>Hardship:</i> Verification of risk of housing instability, and of rental housing</li> <li>▪ <i>Rental Agreement:</i> Verification of lease or tenancy at will</li> </ul>	<ul style="list-style-type: none"> <li>▪ <i>Income Eligibility:</i> MassHealth/DTA presumed eligibility, or documentation from last 60 days, or verified in DUA/DOR systems</li> <li>▪ <i>Hardship:</i> Verification of risk of housing instability</li> <li>▪ <i>Rental Agreement:</i> Verification of lease or tenancy at will (for assistance with rent)</li> <li>▪ <i>Proof of Ownership:</i> Deed or tax/water bill (for homeowner assistance)</li> </ul>	<ul style="list-style-type: none"> <li>▪ <i>Income Eligibility:</i> Pay stubs, bank statements, tax returns, documentation of public benefits (including unemployment insurance)</li> </ul> <p>Alternatives: benefit determination letters from DTA, MassHealth, LIHEAP, Dept. Of Early Edu. and Care or one of its contracted child-care and referral agencies, or Dept. of Veterans Services</p> <ul style="list-style-type: none"> <li>• <i>Hardship:</i> Self-certification of financial hardship after 1/21/2020</li> <li>• <i>Proof of Ownership:</i> Deed</li> </ul>
<b>Prospective Rent</b>	Limit initial payment for prospective rent to three months; applicant will reapply to receive additional aid. Prospective rent will not be paid if the tenant's rent is calculated as a percentage of income (i.e., public housing.)	Prospective rent assistance may be spread out over up to 12 months to solve crisis	N/A

*Matrix continued on next page*

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	ERAP	RAFT	HAF
<b>Public Housing, Project-Based Rental Assistance &amp; Voucher Holders</b>	Yes, but funds applied only to arrearages in tenant-paid portion of rent, not to exceed 18 months of arrears	Yes, but cannot be more than 6 months of arrears	N/A
<b>Utilities</b>	<ul style="list-style-type: none"> <li>Yes, utilities accrued 3/13/20 or later</li> <li><i>Documentation:</i> Past due notice</li> </ul>	<ul style="list-style-type: none"> <li>Yes, to resolve shutoff (not applicable during winter moratorium)</li> <li><i>Documentation:</i> Utility shut off notice or verification that service at risk or already shutoff</li> </ul>	<ul style="list-style-type: none"> <li>Utilities can be covered if missed payments could become a lien against the property</li> </ul>
<b>Internet</b>	No	No	Not covered by HAF
<b>Moving Expenses</b>	Yes	Yes	Not covered by HAF
<b>Prioritization</b>	At least half of funds reserved for 50% AMI & lower and applicants unemployed 90 days	At least 50% of RAFT spending must go to households at 30% AMI or lower	At least 60% of HAF must go to homeowners having incomes equal to or less than 100% AMI.